

**United States Bankruptcy Court**  
**Northern District of California**

In re **Steven Jay Echtman**

Debtor

Case No. **14-31373**Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	<b>5</b>	<b>15,589.40</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>3</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>6,729.91</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>7</b>		<b>192,868.91</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,718.22</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,717.07</b>
Total Number of Sheets of ALL Schedules		<b>25</b>			
		Total Assets	<b>15,589.40</b>		
			Total Liabilities	<b>199,598.82</b>	

**United States Bankruptcy Court**  
**Northern District of California**

In re **Steven Jay Echtman**Case No. **14-31373**

Debtor

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>6,729.91</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>6,729.91</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>3,718.22</b>
Average Expenses (from Schedule J, Line 22)	<b>3,717.07</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>5,704.26</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>6,729.91</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>192,868.91</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>192,868.91</b>

In re **Steven Jay Echtman** Debtor

---

Case No. 14-31373

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	--	-------------------------

None

Sub-Total > **0.00** (Total of this page)

Total >

0.00

(Total of this page)

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case: 14-31373 Doc# 9

Case: 14-31373 Doc# 9 Filed: 10/06/14 Entered: 10/06/14 14:28:45 Page 3 of 42  
Software Copyright (c) 1996-2013 - Best Case, LLC - www.bestcase.com Best Case Bankruptcy

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>CASH ON HAND</b>	-	<b>300.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>SAVINGS ACCOUNT PATELCO BANK ON TRUST ACCT#****5839-00 (FUNDS ARE ON HOLD PURSUANT TO A LEVY FILED BY JUDGMENT CREDITOR DISCOVER BANK)</b>	-	<b>1,692.88</b>
		<b>CHECKING ACCOUNT PATELCO BANK ON TRUST ACCT#****5839-10 (ACTUAL BALANCE-334.83)</b>	-	<b>0.00</b>
		<b>SAVINGS ACCOUNT BANK OF AMERICA ACCT#****5236</b>	-	<b>0.00</b>
		<b>PAYPAL ACCOUNT ID: 2se419@gmail.com</b>	-	<b>0.00</b>
		<b>MONEY MARKET THROUGH FIDELITY INVESTMENTS ACCT#107-627917 ACCT#Z70-583766</b>	-	<b>1.38</b>
		<b>BANK OF AMERICA DEBIT CARD FOR UNEMPLOYMENT ACCT#****5708</b>	-	<b>679.86</b>
		<b>SAVINGS ACCOUNT CAPITAL ONE ACCT#****4659</b>	-	<b>2,008.72</b>
		<b>PAYPAL PAYMENTS AT PASSINGLANE.COM</b>	-	<b>32.13</b>
		<b>PAYPAL PAYPAL ACT AT HEARPLANET.COM</b>	-	<b>18.00</b>
Sub-Total > (Total of this page)				<b>4,732.97</b>

4 continuation sheets attached to the Schedule of Personal Property

In re

**Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>MUTUAL FUND</b> <b>FRANKLIN TEMPLETON INVESTMENTS</b> <b>ACCT#076-5072382</b>	-	<b>0.00</b>
		<b>BUSINESS/PERSONAL BANK ACCOUNT</b> <b>BANK OF AMERICA</b> <b>ACCT#****2738)</b>	J	<b>3.00</b>
3.		<b>SECURITY DEPOSIT WITH LANDLORD, CHRIS PETRINI</b>	-	<b>2,775.00</b>
4.		<b>HOUSEHOLD FURNITURE AND APPLIANCES</b>	-	<b>895.00</b>
		<b>CELL PHONE (I-PHONE)</b>	-	<b>200.00</b>
		<b>COMPUTER, PRINTER, DESK/OFFICE FURNITURE (LAPTOP)</b>	-	<b>550.00</b>
		<b>CARPENTER/MECHANIC TOOLS</b>	-	<b>20.00</b>
5.		<b>PAINTINGS/ART</b>	-	<b>50.00</b>
6.		<b>ASSORTED CLOTHING</b>	-	<b>200.00</b>
7.		<b>ASSORTED JEWELRY/WATCHES</b>	-	<b>200.00</b>
8.		<b>PHOTOGRAPHY EQUIPMENT/CAMERAS</b>	-	<b>50.00</b>
		<b>MUSICAL INSTRUMENTS (GUITAR)</b>	-	<b>30.00</b>
		<b>SPORTS EQUIPMENT</b>	-	<b>5.00</b>
9.	X	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
10.	X	Annuities. Itemize and name each issuer.		
				Sub-Total > <b>4,978.00</b> (Total of this page)

Sheet 1 of 4 continuation sheets attached  
to the Schedule of Personal Property

Case: 14-31373 Doc# 9 Filed: 10/06/14 Entered: 10/06/14 14:28:45 Page 5 of 42

Software Copyright (c) 1996-2013 - Best Case, LLC - www.bestcase.com

Best Case Bankruptcy

In re

**Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>IRA THROUGH FIDELITY INVESTMENTS ACCT#114-610097</b>	-	<b>0.14</b>
		<b>ROTH IRA THROUGH FIDELITY INVESTMENTS ACCT#114819824</b>	-	<b>1.52</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>INTEREST IN BUSINESS (PASSING LANE, INC) LIABILITIES EXCEED ASSETS</b>	-	<b>1.00</b>
		<b>INTEREST IN BUSINESS (HEARPLANET, INC) LIABILITIES EXCEED ASSETS</b>	-	<b>1.00</b>
		<b>8 SHARES OF ATT STOCK THROUGH COMPUTER SHARE ACCT#3721 \$35.26 PER SHARE</b>	-	<b>282.08</b>
		<b>INTEREST IN BUSINESS, AMIGO CLOUD LIABILITIES EXCEED ASSETS (68,750 SHARES @.001 PER SHARE)</b>	-	<b>68.75</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2014 ESTIMATED TAX REFUND BASED UPON 2013 FEDERAL AND STATE REFUND (PRO-RATED JANUARY-SEPTEMBER)</b>	-	<b>1,238.94</b>
				<b>Sub-Total &gt; 1,593.43</b>
				(Total of this page)

Sheet 2 of 4 continuation sheets attached  
to the Schedule of Personal Property

Case: 14-31373 Doc# 9 Filed: 10/06/14 Entered: 10/06/14 14:28:45 Page 6 of 42

Software Copyright (c) 1996-2013 - Best Case, LLC - www.bestcase.com

Best Case Bankruptcy

In re

**Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.		<b>TRADEMARK (HEARPLANET)</b>		<b>1.00</b>
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2001 TOYOTA RAV4 MILEAGE=130,000 (PAID IN FULL) (VALUE BASED ON KBB)</b>		<b>3,984.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
			Sub-Total > (Total of this page)	<b>3,985.00</b>

Sheet 3 of 4 continuation sheets attached  
to the Schedule of Personal Property

Case: 14-31373 Doc# 9 Filed: 10/06/14 Entered: 10/06/14 14:28:45 Page 7 of 42

Software Copyright (c) 1996-2013 - Best Case, LLC - www.bestcase.com

Best Case Bankruptcy

In re **Steven Jay Echtman** Debtor

---

Case No. 14-31373

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		<b>STORAGE UNIT (MISC HOUSEHOLD ITEMS)</b>	-	<b>300.00</b>

Sheet 4 of 4 continuation sheets attached  
to the Schedule of Personal Property

Case: 14-31373 Doc# 9  
Software Copyright (c) 1996-2013 - Best Case, LLC - www.bestcase.com

(Report also on Summary of Schedules)

Total > **15,589.40**

Total > **15,589.40**

**15,589.40**

(Report also on Summary of Schedules)

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
<b>CASH ON HAND</b>	<b>C.C.P. § 703.140(b)(5)</b>	<b>300.00</b>	<b>300.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
SAVINGS ACCOUNT PATELCO BANK ON TRUST ACCT#****5839-00 (FUNDS ARE ON HOLD PURSUANT TO A LEVY FILED BY JUDGMENT CREDITOR DISCOVER BANK)	C.C.P. § 703.140(b)(5)	1,692.88	1,692.88
CHECKING ACCOUNT PATELCO BANK ON TRUST ACCT#****5839-10 (ACTUAL BALANCE-334.83)	C.C.P. § 703.140(b)(5)	0.00	0.00
SAVINGS ACCOUNT BANK OF AMERICA ACCT#****5236	C.C.P. § 703.140(b)(5)	0.00	0.00
PAYPAL ACCOUNT ID: 2se419@gmail.com	C.C.P. § 703.140(b)(5)	0.00	0.00
MONEY MARKET THROUGH FIDELITY INVESTMENTS ACCT#107-627917 ACCT#Z70-583766	C.C.P. § 703.140(b)(5)	1.38	1.38
BANK OF AMERICA DEBIT CARD FOR UNEMPLOYMENT ACCT#****5708	C.C.P. § 703.140(b)(5)	679.86	679.86
SAVINGS ACCOUNT CAPITAL ONE ACCT#****4659	C.C.P. § 703.140(b)(5)	2,008.72	2,008.72
PAYPAL PAYMENTS AT PASSINGLANE.COM	C.C.P. § 703.140(b)(5)	32.13	32.13
PAYPAL PAYPAL ACT AT HEARPLANET.COM	C.C.P. § 703.140(b)(5)	18.00	18.00
MUTUAL FUND FRANKLIN TEMPLETON INVESTMENTS ACCT#076-5072382	C.C.P. § 703.140(b)(5)	0.00	0.00
BUSINESS/PERSONAL BANK ACCOUNT BANK OF AMERICA ACCT#****2738)	C.C.P. § 703.140(b)(5)	3.00	3.00

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Security Deposits with Utilities, Landlords, and Others</b>			
SECURITY DEPOSIT WITH LANDLORD, CHRIS PETRINI	C.C.P. § 703.140(b)(5)	2,775.00	2,775.00
<b>Household Goods and Furnishings</b>			
HOUSEHOLD FURNITURE AND APPLIANCES	C.C.P. § 703.140(b)(3)	895.00	895.00
CELL PHONE (I-PHONE)	C.C.P. § 703.140(b)(3)	200.00	200.00
COMPUTER, PRINTER, DESK/OFFICE FURNITURE (LAPTOP)	C.C.P. § 703.140(b)(3)	550.00	550.00
CARPENTER/MECHANIC TOOLS	C.C.P. § 703.140(b)(3)	20.00	20.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
PAINTINGS/ART	C.C.P. § 703.140(b)(5)	50.00	50.00
<b>Wearing Apparel</b>			
ASSORTED CLOTHING	C.C.P. § 703.140(b)(3)	200.00	200.00
<b>Furs and Jewelry</b>			
ASSORTED JEWELRY/WATCHES	C.C.P. § 703.140(b)(4)	200.00	200.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
PHOTOGRAPHY EQUIPMENT/CAMERAS	C.C.P. § 703.140(b)(5)	50.00	50.00
MUSICAL INSTRUMENTS (GUITAR)	C.C.P. § 703.140(b)(5)	30.00	30.00
SPORTS EQUIPMENT	C.C.P. § 703.140(b)(5)	5.00	5.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
IRA THROUGH FIDELITY INVESTMENTS ACCT#114-610097	C.C.P. § 703.140(b)(10)(E)	14%	0.14
ROTH IRA THROUGH FIDELITY INVESTMENTS ACCT#114819824	C.C.P. § 703.140(b)(10)(E)	100%	1.52
<b>Stock and Interests in Businesses</b>			
INTEREST IN BUSINESS (PASSING LANE, INC) LIABILITIES EXCEED ASSETS	C.C.P. § 703.140(b)(5)	1.00	1.00
INTEREST IN BUSINESS (HEARPLANET, INC) LIABILITIES EXCEED ASSETS	C.C.P. § 703.140(b)(5)	1.00	1.00
8 SHARES OF ATT STOCK THROUGH COMPUTER SHARE ACCT#3721 \$35.26 PER SHARE	C.C.P. § 703.140(b)(5)	282.08	282.08
INTEREST IN BUSINESS, AMIGO CLOUD LIABILITIES EXCEED ASSETS (68,750 SHARES @.001 PER SHARE)	C.C.P. § 703.140(b)(5)	68.75	68.75

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Other Liquidated Debts Owing Debtor Including Tax Refund</b>			
2014 ESTIMATED TAX REFUND BASED UPON	C.C.P. § 703.140(b)(5)	1,238.94	1,238.94
<b>2013 FEDERAL AND STATE REFUND (PRO-RATED JANUARY-SEPTEMBER)</b>			
<b>Patents, Copyrights and Other Intellectual Property</b>			
TRADEMARK (HEARPLANET)	C.C.P. § 703.140(b)(5)	1.00	1.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2001 TOYOTA RAV4 MILEAGE=130,000 (PAID IN FULL) (VALUE BASED ON KBB)	C.C.P. § 703.140(b)(2)	3,984.00	3,984.00
<b>Other Personal Property of Any Kind Not Already Listed</b>			
STORAGE UNIT (MISC HOUSEHOLD ITEMS)	C.C.P. § 703.140(b)(5)	300.00	300.00
		Total:	15,589.28
			15,589.40

In re **Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
<b>Subtotal</b> (Total of this page)							
<b>Total</b> (Report on Summary of Schedules)				<b>0.00</b>			<b>0.00</b>

0 continuation sheets attached

In re

**Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY	
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM			
Account No. <b>9536</b>		2009, 2010, 2011  CORPORATION TAX DEBT FOR HEARPLANET INC						<b>0.00</b>	
STATE OF CALIFORNIA FRANCHISE TAX BOARD PO BOX 942867 Sacramento, CA 94267	X -						2,729.91		<b>2,729.91</b>
Account No. <b>9536</b>		2010, 2011, 2012, 2013  S CORPORATION TAX DEBT PASSING LANE INC						<b>0.00</b>	
STATE OF CALIFORNIA FRANCHISE TAX BOARD PO BOX 942867 Sacramento, CA 94267	-						4,000.00		<b>4,000.00</b>
Account No.									
Account No.									
Account No.									
Account No.									
Sheet <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	<b>0.00</b>	
								<b>6,729.91</b>	<b>6,729.91</b>
							Total (Report on Summary of Schedules)	<b>0.00</b>	
								<b>6,729.91</b>	<b>6,729.91</b>

In re

**Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>4419</b>			<b>2014 COLLECTION ON BEHALF OF AT&amp;T</b>				<b>478.91</b>
AFNI PO BOX 20939 Ferndale, MI 48220		-					
Account No. <b>1004</b>			<b>1990 CREDIT CARD PURCHASE</b>				<b>10,069.00</b>
AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329-7871	X	-					
Account No. <b>2001</b>			<b>1990 CREDIT CARD PURCHASE</b>				<b>16,954.00</b>
AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329-7871	X	-					
Account No. <b>1003</b>			<b>1990 CREDIT CARD PURCHASE</b>				<b>770.00</b>
AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329-7871		-					
<b>Subtotal (Total of this page)</b>							<b>28,271.91</b>
<b>6</b>	continuation sheets attached						

In re

**Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>9536</b>  <b>BLUE SHIELD-CAL-COBRA</b> PO BOX 629009 El Dorado Hills, CA 95762	-	2014 <b>MEDICAL INSURANCE</b>				Unknown
Account No. <b>9536</b>  <b>BRUCE REINGOLD</b> 3595 21ST STREET San Francisco, CA 94114	-	2009 <b>PERSONAL LOAN</b>				7,000.00
Account No. <b>1790</b>  <b>CACH LLC</b> 4340 S. MONACO ST, UNIT 2 DENVER, CO 80237-3409	-	2013 <b>COLLECTION ON BEHALF OF BANK OF AMERICA NA</b>				22,289.00
Account No. <b>9536</b>  <b>CALIFORNIA PACIFIC</b> 45 CASTRO San Francisco, CA 94109	-	2014 <b>MEDICAL SERVICE</b>				Unknown
Account No. <b>5117</b>  <b>CHASE</b> BANK USA, NA 800 BROOKSEdge BLVD WESTERVILLE, OH 43081-2822	-	2007 <b>CREDIT CARD PURCHASES</b>				9,395.00
Sheet no. <b>1</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>38,684.00</b>

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>1816</b>		<b>2008 CREDIT CARD PURCHASES</b>				
CHASE BANK USA, NA 800 BROOKSEdge BLVD WESTERVILLE, OH 43081-2822	X -					<b>8,758.00</b>
Account No. <b>9536</b>		<b>2009 PERSONAL LOAN</b>				
DAVID FORMAN 50 WEST 21ST Huntington Station, NY 11746	-					<b>10,000.00</b>
Account No. <b>9536</b>		<b>2012 PERSONAL LOAN</b>				
DIANE BUGATZ 11133 ORVILLE STREET Culver City, CA 90230	-					<b>500.00</b>
Account No. <b>xx-xx4719</b>		<b>2013 NOTICE ONLY</b>				
DISCOVER BANK 502 E MARKET STREET GREENWOOD, DE 19950	-					<b>Unknown</b>
Account No. <b>6395</b>		<b>2008 JUDGMENT CASE#13-528852 ATTORNEY: ROBERT SCOTT KENNARD, 2180 HARVARD STREET, STE 160 SACRAMENTO, CA 95853 GARNISHMENT: CASE#14-7408</b>				
DISCOVER FIN SVCS LLC PO BOX 15316 Wilmington, DE 19850	X -					<b>4,458.00</b>
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>23,716.00</b>

In re

**Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>6437</b>		<b>1990 CREDIT CARD PURCHASE</b>				
DISCOVER FIN SVCS LLC PO BOX 15316 Wilmington, DE 19850	-					<b>7,874.00</b>
Account No. <b>9536</b>		<b>2010 PERSONAL LOAN</b>				
DR. GEOFFREY RICHSTONE 177 EAST 87TH STREET New York, NY 10128	-					<b>10,000.00</b>
Account No. <b>9536</b>		<b>2012 PERSONAL LOAN</b>				
DR. MARC FLEISHER 1829 CARLETON STREET Berkeley, CA 94703	-					<b>5,000.00</b>
Account No. <b>9536</b>		<b>2009 PERSONAL LOAN</b>				
ELYSE & DANNY ECHTMAN-BERGER 69 ROCKRIDGE DRIVE Port Chester, NY 10573	-					<b>30,000.00</b>
Account No. <b>9536</b>		<b>2013 PERSONAL LOAN</b>				
JAMEELA BONAHOOM 501 SANTA MONICA BLVD Santa Monica, CA 90401	-					<b>2,500.00</b>
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>55,374.00</b>

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>9536</b>		2014 <b>MEDICAL SERVICE</b>				
JESSE LIU MD & SAN FRANCISCO ENDOSCOPY 3468 CALIFORNIA STREET San Francisco, CA 94118	-					Unknown
Account No. <b>9536</b>		2012 <b>PERSONAL LOAN</b>				1,000.00
JIM KOOLER 3138 WEST BORDER LINKS Berkeley, CA 94703	-					
Account No. <b>9536</b>		2012 <b>PERSONAL LOAN</b>				1,000.00
JIM ROSENTHAL 1515 1/2 N GARDNER #8 Los Angeles, CA 90046	-					
Account No. <b>9536</b>		2014 <b>MEDICAL SERVICE</b>				
KAISER PERMANENTE P.O. BOX 830913 Birmingham, AL 35283-0913	-					Unknown
Account No. <b>9536</b>		2009 <b>PERSONAL LOAN</b>				3,500.00
LEILA STRASSLER 30 BLUEBIRD DRIVE Roslyn Heights, NY 11577	-					
Sheet no. <b>4</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>5,500.00</b>

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>0521</b>  <b>MEDICAL ANESTHESIA CONSULTANTS PO BOX 512107 Los Angeles, CA 90051</b>		2014 <b>MEDICAL SERVICE</b>				1,323.00
Account No. <b>9536</b>  <b>MICHAEL PARRETT 490 POST STREET #1616 San Francisco, CA 94102</b>		2014 <b>MEDICAL SERVICE</b>				Unknown
Account No. <b>9536</b>  <b>MIKE ASSUM PO BOX 222277 Carmel, CA 93922</b>		2008 <b>PERSONAL LOAN</b>				34,000.00
Account No. <b>9526</b>  <b>RICK SIEGER 3101 INTERLAKEN WATERFORD, MI 48328</b>		2012 <b>PERSONAL LOAN</b>				4,000.00
Account No. <b>#120</b>  <b>ROBERT DOBROW 1375 SUTTLER #120 San Francisco, CA 94109</b>		9536 <b>MEDICAL SERVICE</b>				Unknown
Sheet no. <b>5</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>39,323.00</b>

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>9536</b>  <b>ROBERT LYFORD</b> <b>490 POST STREET</b> <b>#1038</b> <b>San Francisco, CA 94102</b>		<b>2014</b> <b>MEDICAL SERVICE</b>				
Account No. <b>9536</b>  <b>STEVEN COHEN</b> <b>3838 CALIFORNIA</b> <b>#116</b> <b>San Francisco, CA 94118</b>		<b>2014</b> <b>MEDICAL SERVICE</b>				
Account No. <b>9536</b>  <b>YOUSSEF KUBIS</b> <b>3740 GLEN PARK ROAD</b> <b>Oakland, CA 94602</b>		<b>2014</b> <b>CPA FOR TAX PREPARATION</b>				<b>2,000.00</b>
Account No.						
Account No.						
Sheet no. <b>6</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>2,000.00</b>
			Total (Report on Summary of Schedules)			<b>192,868.91</b>

In re Steven Jay Echtman,  
DebtorCase No. 14-31373**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
CHRIS PETRINI PO BOX 472228 San Francisco, CA 94147	LEASE BEGAN: 9/10/2002 MONTH TO MONTH APARTMENT RENT MONTHLY PAYMENT \$2,087.07 **ASSUME**
EEN PROPERTY MANAGEMENT 1000 APOLLO COURT Antioch, CA 94509	STORAGE UNIT MONTHLY PAYMENT \$150.00

In re

**Steven Jay Echtman**Case No. 14-31373

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
HEARPLANET 3745 DIVISADERO STREET APT 3 San Francisco, CA 94123	AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329-7871
HEARPLANET 3745 DIVISADERO STREET #3 San Francisco, CA 94123	CHASE BANK USA, NA 800 BROOKSEdge BLVD WESTERVILLE, OH 43081-2822
HEARPLANET INC 3745 DIVISADERO ST APT 3 San Francisco, CA 94123	DISCOVER FIN SVCS LLC PO BOX 15316 Wilmington, DE 19850
HEARPLANET INC 3745 DIVISADERO APT 3 San Francisco, CA 94123	STATE OF CALIFORNIA FRANCHISE TAX BOARD PO BOX 942867 Sacramento, CA 94267
PASSLING LANE 3745 DIVISADERO STREET #3 San Francisco, CA 94123	AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329-7871

Fill in this information to identify your case:

Debtor 1	<u>Steven Jay Echtman</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF CALIFORNIA</u>
Case number (if known)	<u>14-31373</u>

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>UNEMPLOYED</u>	
Employer's name	_____	
Employer's address	_____	

How long employed there? \_\_\_\_\_

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>N/A</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
4. Copy line 4 here .....	\$ <u>0.00</u>	\$ <u>N/A</u>

## 5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions  
 5b. Mandatory contributions for retirement plans  
 5c. Voluntary contributions for retirement plans  
 5d. Required repayments of retirement fund loans  
 5e. Insurance  
 5f. Domestic support obligations  
 5g. Union dues  
 5h. Other deductions. Specify: \_\_\_\_\_

5a.	\$ <u>0.00</u>	\$ <u>N/A</u>
5b.	\$ <u>0.00</u>	\$ <u>N/A</u>
5c.	\$ <u>0.00</u>	\$ <u>N/A</u>
5d.	\$ <u>0.00</u>	\$ <u>N/A</u>
5e.	\$ <u>0.00</u>	\$ <u>N/A</u>
5f.	\$ <u>0.00</u>	\$ <u>N/A</u>
5g.	\$ <u>0.00</u>	\$ <u>N/A</u>
5h.+	\$ <u>0.00</u>	+ \$ <u>N/A</u>
6.	\$ <u>0.00</u>	\$ <u>N/A</u>
7.	\$ <u>0.00</u>	\$ <u>N/A</u>

## 8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a.	\$ <u>0.00</u>	\$ <u>N/A</u>
8b.	\$ <u>3.22</u>	\$ <u>N/A</u>

8b. Interest and dividends

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c.	\$ <u>0.00</u>	\$ <u>N/A</u>
8d.	\$ <u>1,935.00</u>	\$ <u>N/A</u>

8d. Unemployment compensation

8e. Social Security

8e.	\$ <u>0.00</u>	\$ <u>N/A</u>
-----	----------------	---------------

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f.	\$ <u>0.00</u>	\$ <u>N/A</u>
8g.	\$ <u>0.00</u>	\$ <u>N/A</u>

8g. Pension or retirement income

**ESTIMATED CONTRIBUTION  
FROM GIRLFRIEND FOR  
HOUSEHOLD EXPENSE**

8h. Other monthly income. Specify: HOUSEHOLD EXPENSE

8h.+	\$ <u>1,780.00</u>	+ \$ <u>N/A</u>
------	--------------------	-----------------

## 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9.	\$ <u>3,718.22</u>	\$ <u>N/A</u>
----	--------------------	---------------

## 10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10.	\$ <u>3,718.22</u>	+ \$ <u>N/A</u>	= \$ <u>3,718.22</u>
-----	--------------------	-----------------	----------------------

## 11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11.	+\$ <u>0.00</u>
-----	-----------------

## 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12.	\$ <u>3,718.22</u>
-----	--------------------

Combined  
monthly income

## 13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain: UNEMPLOYMENT INCOME EXPECTED TO END IN WITHIN A YEAR.

Fill in this information to identify your case:

Debtor 1	<b>Steven Jay Echtman</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF CALIFORNIA</b>
Case number (If known)	<b>14-31373</b>

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  Yes. Fill out this information for Debtor 2.  
Debtor 2. each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

#### Your expenses

4. \$ **2,087.07**

##### If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>0.00</b>
4c. \$	<b>0.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>0.00</b>

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <b>30.00</b>
	6b. Water, sewer, garbage collection	6b. \$ <b>0.00</b>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>140.00</b>
	6d. Other. Specify: _____	6d. \$ <b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>300.00</b>	
8. <b>Childcare and children's education costs</b>	8. \$ <b>0.00</b>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>80.00</b>	
10. <b>Personal care products and services</b>	10. \$ <b>50.00</b>	
11. <b>Medical and dental expenses</b>	11. \$ <b>0.00</b>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>180.00</b>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>100.00</b>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <b>0.00</b>	
15b. Health insurance	15b. \$ <b>500.00</b>	
15c. Vehicle insurance	15c. \$ <b>100.00</b>	
15d. Other insurance. Specify: _____	15d. \$ <b>0.00</b>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <b>0.00</b>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <b>0.00</b>	
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>	
17c. Other. Specify: _____	17c. \$ <b>0.00</b>	
17d. Other. Specify: _____	17d. \$ <b>0.00</b>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$ <b>0.00</b>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <b>0.00</b>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <b>0.00</b>	
20b. Real estate taxes	20b. \$ <b>0.00</b>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>	
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>	
21. <b>Other:</b> Specify: <b>STORAGE FEE</b>	21. +\$ <b>150.00</b>	
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$ <b>3,717.07</b>	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <b>3,718.22</b>	
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <b>3,717.07</b>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <b>1.15</b>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

**United States Bankruptcy Court**  
**Northern District of California**

In re Steven Jay Echtman

Debtor(s)

Case No. 14-31373

Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 6, 2014

Signature /s/ Steven Jay Echtman

Steven Jay Echtman

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Northern District of California**

In re **Steven Jay Echtman**

Debtor(s)

Case No.  
Chapter**14-31373**  
**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

---

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$1,135.00</b>	<b>2014 YTD INCOME FROM SELF EMPLOYMENT PASSING LANE INC</b>
<b>\$1,240.66</b>	<b>2014 YTD INCOME FROM SELF EMPLOYMENT HEARPLANET INC</b>
<b>\$27,417.49</b>	<b>2014 GROSS INCOME FROM PREVIOUS EMPLOYMENT AT AMIGO CLOUD INC</b>
<b>\$8,000.00</b>	<b>2013 GROSS INCOME FROM EMPLOYMENT AT AMIGO CLOUD INC</b>

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$4,050.00</b>	<b>2014 YTD INCOME FROM UNEMPLOYMENT</b>
<b>\$12,000.00</b>	<b>2014 INCOME FROM FROM SEVERANCE PAY FROM AMIGO CLOUD (JULY) (USED FOR LIVING EXPENSES)</b>
<b>\$8.00</b>	<b>2013 INCOME FROM ORDINARY DIVIDENDS</b>
<b>\$928.00</b>	<b>2013 INCOME TAX REFUND, FEDERAL</b>
<b>\$311.00</b>	<b>2013 INCOME TAX REFUND, STATE</b>
<b>\$500.00</b>	<b>2013 INCOME FROM SALE OF FURNITURE</b>
<b>\$18.00</b>	<b>2012 INCOME FROM ORDINARY DIVIDENDS</b>

**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>CHRIS PETRINI PO BOX 472228 San Francisco, CA 94147</b>	<b>JULY, AUGUST, SEPTEMBER 2014 APARTMENT RENT PAYMENTS</b>	<b>\$6,261.21</b>	<b>\$0.00</b>

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER <b>DISCOVER BANK VS STEVEN ECHTMAN CASE#13-528852</b>	NATURE OF PROCEEDING <b>CIVIL</b>	COURT OR AGENCY AND LOCATION <b>SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN FRANCISCO 400 MCALLISTER STREET SAN FRANCISCO, CA 94102</b>	STATUS OR DISPOSITION <b>JUDGMENT AGAINST DEBTOR IN THE AMOUNT OF \$4,458.79</b>
---	---	---	--

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED <b>DISCOVER FINANCIAL SERVICES LLC P.O. BOX 15316 WILMINGTON, DE 19850-5316</b>	DATE OF SEIZURE <b>SEPTEMBER 2014</b>	DESCRIPTION AND VALUE OF PROPERTY <b>DEBTORS PATELCO CREDIT UNION BANK ACCOUNT WAS GARNISHED IN THE AMOUNT OF \$1,692.88</b>
<b>DISCOVER FINANCIAL SERVICES LLC P.O. BOX 15316 WILMINGTON, DE 19850-5316</b>	<b>JULY 2014</b>	<b>DEBTORS BANK OF AMERICA ACCOUNT WAS GARNISHED IN THE AMOUNT OF \$300.00</b>
<b>DISCOVER FINANCIAL SERVICES LLC P.O. BOX 15316 WILMINGTON, DE 19850-5316</b>	<b>SEPTEMBER 2014</b>	<b>DEBTORS BANK OF AMERICA ACCOUNT WAS GARNISHED IN THE AMOUNT OF \$4.00</b>

**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

**7. Gifts**

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>KOSTOPOULOS LAW GROUP PC</b> 475 14th Street Oakland, CA 94612	<b>SEPTEMBER 22, 2014</b>	<b>\$2,349.00</b>
<b>KOSTOPOULOS LAW GROUP PC</b> 475 14th Street Oakland, CA 94612	<b>SEPTEMBER 22, 2014</b>	<b>\$335.00 FOR FILING FEE</b>
<b>D.E.C.A.F.</b> 114 GOLIAD ST BENBROOK, TX 76126-2009	<b>SEPTEMBER 22, 2014</b>	<b>\$25.00 FOR PRE PETITION CREDIT COUNSELING SESSION</b>
<b>DAVE RAMSEY COUNSELING</b> 1749 MALLORY LANE BRENTWOOD, TN 37027	<b>SEPTEMBER 22, 2014</b>	<b>\$25.00 FOR POST PETITION CREDIT COUNSELING SESSION</b>

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>REBECCA ATKINSON 3745 DIVISADERO STREET APT 3 San Francisco, CA 94123 DEBTORS GIRLFRIEND</b>	<b>JULY 2014</b>	<b>DEBTOR GAVE SEVERANCE FUNDS TEMPORARILY FOR SAFE KEEPING AND SHE IMMEDIATELY WROTE CHECKS BACK TO DEBTOR FOR FULL AMOUNT.</b>

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
------

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18 . Nature, location and name of business**

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME		LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>HEARPLANET INC</b>	<b>9536</b>		<b>3745 DIVISADERO STREET APT 3 San Francisco, CA 94123</b>	<b>MOBILE APPLICATION (SUSPENDED)</b>	<b>2007-CURRENT (SUSPENDED)</b>
<b>PASSING LANE, INC</b>	<b>9536</b>		<b>3745 DIVISADERO STREET San Francisco, CA 94123</b>	<b>WEB SITE DEVELOPMENT (SUSPENDED)</b>	<b>1996-CURRENT (SUSPENDED)</b>
<b>AMIGO CLOUD</b>	<b>9536</b>		<b>3745 DIVISADERO STREET APT 3 San Francisco, CA 94123</b>	<b>MOBILE APPLICATION</b>	<b>JULY 2013</b>

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>STEVEN ECHTMAN SELF PREPARED 3745 DIVISADERO STREET San Francisco, CA 94123</b>	<b>ALL</b>
<b>YOUSSEF KUBIS 3740 GLEN PARK ROAD Oakland, CA 94602</b>	<b>ALL</b>

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME <b>STEVEN ECHTMAN SELF PREPARED</b>	ADDRESS <b>3745 DIVISADERO San Francisco, CA 94123</b>	DATES SERVICES RENDERED <b>ALL</b>
NAME <b>YOUSSEF KUBIS</b>	ADDRESS <b>3740 GLEN PARK ROAD Oakland, CA 94602</b>	DATES SERVICES RENDERED <b>ALL</b>

None    c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME <b>STEVEN ECHTMAN SELF PREPARED</b>	ADDRESS <b>3745 DIVISADERO San Francisco, CA 94123</b>
ALL	
NAME <b>YOUSSEF KUBIS</b>	ADDRESS <b>3740 GLEN PARK ROAD Oakland, CA 94602</b>
ALL	

None    d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS <b>STEVEN ECHTMAN SELF PREPARED</b>	DATE ISSUED <b>ALL</b>
<b>3745 DIVISADERO San Francisco, CA 94123</b>	
NAME AND ADDRESS <b>YOUSSEF KUBIS</b>	DATE ISSUED <b>ALL</b>
<b>3740 GLEN PARK ROAD Oakland, CA 94602</b>	

---

#### 20. Inventories

None    a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

None    b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

---

#### 21 . Current Partners, Officers, Directors and Shareholders

None    a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None    b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 6, 2014

Signature /s/ Steven Jay Echtman  
**Steven Jay Echtman**  
 Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Northern District of California**

In re Steven Jay Echtman

Debtor(s)

Case No. 14-31373  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: <b>-NONE-</b>	<b>Describe Property Securing Debt:</b>	
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt	<input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1	Describe Leased Property: <b>LEASE BEGAN: 9/10/2002</b> <b>MONTH TO MONTH APARTMENT RENT</b> <b>MONTHLY PAYMENT \$2,087.07</b> <b>**ASSUME**</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
Property No. 2		
Lessor's Name: <b>EEN PROPERTY MANAGEMENT</b>	Describe Leased Property: <b>STORAGE UNIT</b> <b>MONTHLY PAYMENT \$150.00</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date October 6, 2014
 Signature /s/ Steven Jay Echtman  
**Steven Jay Echtman**  
 Debtor

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**United States Bankruptcy Court**  
**Northern District of California**

In re Steven Jay Echtman

Debtor(s)

Case No. 14-31373  
Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Steven Jay Echtman

Printed Name(s) of Debtor(s)

Case No. (if known) 14-31373

/s/ Steven Jay Echtman  
Signature of Debtor

October 6, 2014  
Date

X  
Signature of Joint Debtor (if any)

Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Northern District of California**

In re Steven Jay Echtman

Debtor(s)

Case No. 14-31373

Chapter 7

**CREDITOR MATRIX COVER SHEET**

I declare that the attached Creditor Mailing Matrix, consisting of 8 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Date: October 6, 2014

/s/ A. RITA KOSTOPOULOS

Signature of Attorney

**A. RITA KOSTOPOULOS 283934**

Kostopoulos Law Group PC

A.RITA KOSTOPOULOS P283934

d/b/a The Bankruptcy Law Firm

475 14<sup>th</sup> Street, Suite 260

Oakland, CA 94612

Phone: 510-208-1940

Fax: 510-208-1943

[www.thebankruptcylawfirm.net](http://www.thebankruptcylawfirm.net)

klg@kostopouloslawyers.com